



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S. Prange, et al.
Appl. No.: 09/787,961
Conf. No.: 1231
Filed: March 22, 2001
Title: A METHOD AND SYSTEM FOR PAYING FOR GOODS AND SERVICES
Art Unit: 3621
Examiner: John M. Winter
Docket No.: 112740-194

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action dated August 26, 2004, Applicants herein respond as follows:

Amendments to the Claims are reflected in the Listing of Claims begins on page 2 of this paper.

Remarks begin on page 7 of this Response.